

**United States Bankruptcy Court**

**One Bowling Green**

**New York, NY 10004**

**Attn: Judge Robert D. Drain**

**Ref:**

**Delphi Corp Case # 05-44481 filed October 5, 2005**

**Document # 14705 to cancel OPEB (health insurance benefits) for all retirees**

**Dear Judge Drain:**

**My husband was forced to retire by Delphi on October 1, 2008 at the age of 54. Retiring that early was not planned for on our part. We had just finished putting our son through college and therefore hadn't had the time needed to prepare for this devastating retirement. Being 54 years old, we took a big, big hit on our pension. So our fixed income is barely enough to live on. Since he "retired" he isn't eligible for unemployment etc. I don't understand why Delphi feels they need to eliminate retirees benefits because GM is giving them \$350 billion, they are in the process of suing Appaloosa for a large sum and the auto suppliers are asking for a \$25 billion government bailout. There are no jobs in Kokomo Indiana and jobs are difficult at best to obtain elsewhere. And I don't believe this is the end of Delphi's requests. I don't think they'll be happy until they can terminate the pension program. I don't know what we are going to do! We are desperate as it is without Delphi's additional requests.**

**This letter is to express my concerns with Document #14705 filed by Delphi Corporation on February 4, 2009 asking the court to cancel health insurance benefits (OPEB) for over 15,000 people who are retirees of Delphi Corporation.**

**Please note that this letter is an **OBJECTION** to that document and file it as a motion to object to document #14705.**

**This document was filed with no previous warning to any of the retirees of Delphi Corporation and was only made known to us via letter on February 5, 2009 and gave us a mere twelve days to file our objections.**

**Many of the most recent retirees of Delphi were retired BY the company and NOT by the choice of the employee. We were given no decision to make, just told we would be retiring on a specific date. We had little time to prepare for retirement, and little time to adjust to a significantly reduced income before we were hit with this latest development (loss of health care) which will cause financial hardship for every retiree. It will have huge impacts not only on the retirees, but also every community where retirees live.**

**With the current state of the economy, retirees who had saved for retirement in their Stock Savings Plans, have lost almost 40% of their savings. As you know, the cost of living has increased significantly in the last two years. This coupled with the loss of health care benefits would have a crippling effect on the lives of every retiree of Delphi Corporation.**

**It is my belief that there are other ways to restructure the company and still retain health care for retirees. Health care benefits are currently scheduled to stop at the age of 65 for all retirees. This cost is a decreasing cost to the company as each of us reaches that 65 age milestone.**

**Please know that each of the 15,000 retirees who will be negatively impacted by this action will be looking to you for your consideration when making the decision concerning document #14705 dated February 4, 2009.**

**We ask you to REJECT this motion.**

**Sincerely yours,**

*Susan Muffley*  
4444 S. 500 W

*Russville, In 46919*

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